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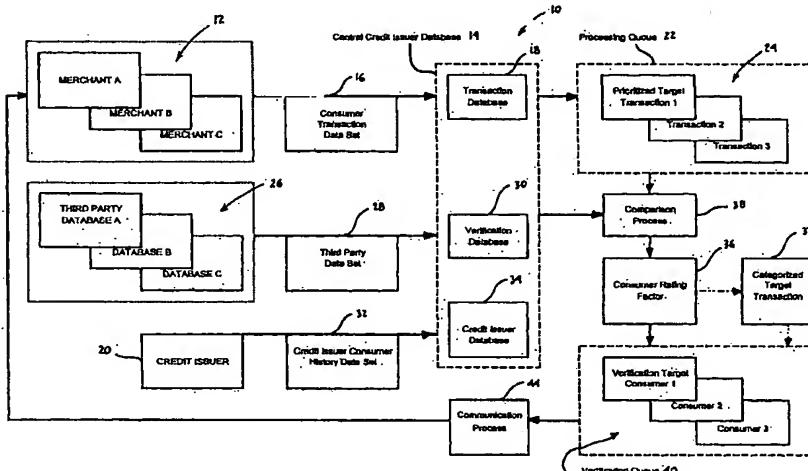
For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

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(54) Title: VERIFICATION AND AUTHORIZATION OF A CONSUMER TRANSACTION



(57) Abstract: Disclosed is a computer-implemented method for the dynamic verification of a consumer engaged in a transaction with a merchant (12) and authorization of the transaction. The method comprises the steps of: providing a consumer transaction data set (16) including a plurality of data fields to a central credit issuer database (14); determining a processing queue (22) based upon the data contained in at least one of the data fields in the consumer transaction data set (16), the processing queue (22) including a plurality of prioritized target transactions (24); comparing at least one data field from the consumer transaction data set (16) directed to the consumer engaged in the prioritized target transaction (24) with at least one data field in at least one of the central credit issuer database (14) and a third party database (26); and determining a consumer/transaction identifier (36) based upon the comparison.

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**A. CLASSIFICATION OF SUBJECT MATTER**  
IPC: G06Q 40/00:G06Q 99/00

USPC: 705/35,36R,39,40,76

According to International Patent Classification (IPC) or to both national classification and IPC

**B. FIELDS SEARCHED**

Minimum documentation searched (classification system followed by classification symbols)  
U.S. : 705/35, 36r, 39,40, 76

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)  
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**C. DOCUMENTS CONSIDERED TO BE RELEVANT**

| Category * | Citation of document, with indication, where appropriate, of the relevant passages   | Relevant to claim No. |
|------------|--|-----------------------|
| A          | US 2002/0120537 A1 (MOREA et al) 29 August 2002 (29.08.2002), Page 4 [006]; col. 2 [0068]; Page [0070] -[0071]; Page 8, col. 2 [0207]; Page 9, col. 1 [0213] -[0215].  | 1-44                  |
| A          | US 2002/0120864 A1 (WU et al) 29 August 2002 (29.08.2002), Page 2, col. 1 [0017] and [0020]- col. 2 [0021]; Page 3, col. 1 [0028] -col. 2 [0029]; and Page 4, col. 2 [0043] -[0045].   | 1-44                  |
| A          | US 2002/0178071 A1 (WALKER et al) 28 November 2002 (28.11.2002), Page 10, col. 1 [0127] - col. 2 [0129]; Page 11, col. 1 [0134] and col. 2 [0139]; Page 14, col. 1 [0171] - [0174]; Page 15, col. 1 [0185]; Page 17, col. 1 [0215] -col. 2 [0218]; and Page 20, col. 2 [0259] -[0260]. | 1-44                  |



Further documents are listed in the continuation of Box C.



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PCT/US04/05444**C. (Continuation) DOCUMENTS CONSIDERED TO BE RELEVANT**

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|------------|---|-----------------------|
| A          | EP 1223524 A2 (MIZAH) (AUTHENTURE, INC.) 17 July 2002 (17.07.2002), col. 1 [0004] - col. 2 [0006]; page 4, col. 5 [0013] -col. 6 [0017]; page 5, col. 5 [0031] -page 6, col. 9 [0035]; page 7, col. 11 [0042] - col. 12 [0046] -page 8, col. 14 [0048]; page 9, col. 16 [0052] -[0054]; page 13, col. 24 [0078] -page 14, col. 25 [0082]. | 1-44                  |

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**Continuation of B. FIELDS SEARCHED Item 3:**

WEST, Foreign databases.

Search terms: consumer, compare, purchaser, merchant, charge card, issuer, third party, merchandise, order, database, ship.